Case 17-21029 Doc 1 Filed 07/14/17 Entered 07/14/17 13:16:14 Desc Main Document Page 1 of 55

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	Writ	e the name that is on	Cleo	
pi ex	pictu	your government-issued picture identification (for example, your driver's	First name	First name
		ise or passport).	Middle name	Middle name
	Brin	g your picture	Griffin, Jr.	
		tification to your ting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	use	other names you have d in the last 8 years		
		ide your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security aber or federal vidual Taxpayer tification number	xxx-xx-1506	

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Debtor 1 Cleo Griffin, Jr.

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live		If Debtor 2 lives at a different address:			
		8058 S Wentworth Ave Chicago, IL 60620				
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Cook County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		PO Box 24757				
		Chicago, IL 60624 Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	 Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. 			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Page 3 of 55 Document Case number (if known) Debtor 1 Cleo Griffin, Jr. Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy 7. The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ■ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ■ No. bankruptcy within the ☐ Yes. last 8 years? When Case number District When Case number District 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you When District Case number, if known Debtor Relationship to you When Case number, if known District

11. Do you rent your residence?

No.

Go to line 12.

☐ Yes.

Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

☐ No. Go to line 12.

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

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Document Page 4 of 55 Case number (if known) Debtor 1 Cleo Griffin, Jr. Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention Part 4: Do you own or have any No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs

immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

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Debtor 1 Cleo Griffin, Jr.

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2	(Spouse	Only in a	Joint	Case)
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You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 17-21029 Doc 1 Filed 07/14/17 Entered 07/14/17 13:16:14 Desc Main Document Page 6 of 55

Deb	tor 1 Cleo Griffin, Jr.		Docum	ient	Paye o oi 55	Case number (if	known)
Part	6: Answer These Questi	ions for Re	eporting Purposes				
16.	What kind of debts do you have?	16a.	<u> </u>				l in 11 U.S.C. § 101(8) as "incurred by an
			☐ No. Go to line 16b.				
			■ Yes. Go to line 17.				
		16b.	Are your debts primarily money for a business or in				
			☐ No. Go to line 16c.				
			☐ Yes. Go to line 17.				
		16c.	State the type of debts you	u owe that	are not consumer deb	ots or business d	debts
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapt	ter 7. Go to	o line 18.		
	Do you estimate that after any exempt property is excluded and address after any exempt property is excluded and expenses are paid that funds will be available to distribute to unsecured creditors?						
	administrative expenses		□ No				
	are paid that funds will be available for		□Yes				
	distribution to unsecured creditors?						
18.	How many Creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-19			☐ 1,000-5,000 ☐ 5001-10,000 ☐ 10,001-25,000		☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000
		200 30			_		
19.	How much do you estimate your assets to	\$0 - \$5			□ \$1,000,001 - \$10 m □ \$10,000,001 - \$50		☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion
	be worth?	□ \$50,001 - \$100,000 □ \$100,001 - \$500,000			□ \$50,000,001 - \$30 □ \$50,000,001 - \$100		☐ \$10,000,000,001 - \$50 billion
			001 - \$1 million		□ \$100,000,001 - \$50	0 million	☐ More than \$50 billion
20.	How much do you	□ \$0 - \$5	50,000		□ \$1,000,001 - \$10 m		□ \$500,000,001 - \$1 billion
	estimate your liabilities to be?		01 - \$100,000		□ \$10,000,001 - \$50 □ \$50,000,001 - \$100		□ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion
		□ \$100,001 - \$500,000 □ \$500,001 - \$1 million		_	<u> </u>		☐ \$10,000,000,001 - \$50 billion
Part	7: Sign Below						
For	you	I have exa	amined this petition, and I o	declare und	der penalty of perjury t	that the informati	ion provided is true and correct.
							nder Chapter 7, 11,12, or 13 of title 11, se to proceed under Chapter 7.
			no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this icument, I have obtained and read the notice required by 11 U.S.C. § 342(b). equest relief in accordance with the chapter of title 11, United States Code, specified in this petition. Inderstand making a false statement, concealing property, or obtaining money or property by fraud in connection with a inkruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, i19, and 3571.				
		I request					
		bankrupto 1519, and					
		Cleo Gr	Griffin, Jr. iffin, Jr. of Debtor 1		Signat	cure of Debtor 2	
		Executed	on July 14, 2017 MM / DD / YYYY		Execu		D/YYYY

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Debtor 1 Cleo Griffin, Jr.

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Edwin	L Feld	Date	July 14, 2017	
Signature of	f Attorney for Debtor		MM / DD / YYYY	
Edwin L F	eld			
Printed name				
Edwin L F	eld & Associates, LLC			
Firm name				
1 N LaSall	le Street			
Suite 1225	5			
Chicago, I	IL 60602			
Number, Street,	City, State & ZIP Code			
Contact phone	312-263-2100	Email address		
6188070				
Bar number & S	tate			

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			THE PAUL OUT 33	
Fill in this infor	mation to identify your	case:		
Debtor 1	Cleo Griffin, Jr.			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

☐ Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	t 1: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	13,575.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	13,575.00
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	11,329.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	5,200.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	53,419.00
	Your total liabilities	\$	69,948.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	4,306.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,986.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other so	chedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a baseled as a 20 H C C \$ 404(0). Fill part lines 9.00 for statistical asymptotic 20 H C C \$ 450	a personal	, family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

page 1 of 2

the court with your other schedules.

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Debtor 1 Cleo Griffin, Jr.

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$ 5,494.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total clair	n
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

	С	ase 17-210)29 Doc 1	L Filed 07/14/17 Document	Entered 07/14/ Page 10 of 55	17 13:16:14	Desc	Main
Fill ir	n this info	rmation to iden	tify your case a	and this filing:				
Debto	or 1	Cleo Griff	in, Jr.					
Debto	or 2	First Name		Middle Name	Last Name			
	se, if filing)	First Name		Middle Name	Last Name			
Unite	ed States B	ankruptcy Court	for the: NORT	HERN DISTRICT OF ILLI	NOIS			
Case	number				_			Check if this is ar amended filing
O.(4004	/D					
		orm 106A						
		le A/B: I				Para		12/15
it fits b	est. Be as	complete and acc	urate as possible	List an asset only once. If and it is a seried in two married people are find it is form. On the top of any add	ling together, both are equal	ly responsible for su	pplying cor	rect information. If
Part 1	Describe	e Each Residence	, Building, Land, o	or Other Real Estate You Ow	n or Have an Interest In			
1. Do <u>y</u>	you own or	have any legal or	equitable interest	t in any residence, building, l	and, or similar property?			
I	No. Go to Pa	art 2.						
	Yes. Where	is the property?						
Part 2	2 Describe	e Your Vehicles						
		- 10ui 10iii0i00						
				interest in any vehicles, report it on Schedule G: E			e any vehic	cles you own that
		,	•	•	endedicity Communication and C	noxpriou Loudou.		
3. Ca	ırs, vans, t	trucks, tractors,	sport utility ve	hicles, motorcycles				
	No							
•	Yes							
						Do not doduct so	cured claims	or exemptions. Put
3.1	Make:	Nissan		Who has an interest in th	e property? Check one	the amount of an	y secured cla	aims on <i>Schedule D:</i>
	Model:	Rogue 2010		■ Debtor 1 only		Creditors Who Ha	ave Claims S	Secured by Property.
	Year: Approxima	ate mileage:	90,000	☐ Debtor 2 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ Debtor 3 only☐ Debto	only	Current value of entire property?		urrent value of the ortion you own?
	Other info		00,000	☐ At least one of the debt		onin o proporty :	.	
	w/lien			Check if this is comm (see instructions)	unity property	\$10,12	5.00	\$10,125.00
_								
				nd other recreational veh				
Exa	amples: Bo	ats, trailers, mot	ors, personal wa	atercraft, fishing vessels, s	nowmobiles, motorcycle a	ccessories		
	No							
	Yes							
				n for all of your entries f				\$10,125.00
.pa	ages you h	nave attached fo	or Part 2. Write	that number here		=>		ψ10,123.00
Don's	Daa=="	Nour Dave	nd Hausek-144	ma				
Part 3	Describe	e Your Personal a	nu nousenoia ite	illo	,			

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own? Do not deduct secured claims or exemptions.

6. **Household goods and furnishings** *Examples:* Major appliances, furniture, linens, china, kitchenware

□ No

Debtor 1	Cleo Griffin, Jr. Document Page 11 of 55 Case number (if known)	
■ Yes	Describe	
	Furnishings	\$2,500.00
□ No	nics les: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music of including cell phones, cameras, media players, games Describe	collections; electronic devices
_ 103	2 TVs, misc	\$500.00
	Z IVS, IIIISC	Ψ300.00
Examp ■ No	 ibles of value les: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin other collections, memorabilia, collectibles Describe 	, or baseball card collections;
Equipr Examp	nent for sports and hobbies les: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes musical instruments Describe	and kayaks; carpentry tools;
I0. Firea i <i>Exan</i> □ No		
	Handgun	\$150.00
□ No	es ples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Describe	
	Clothing (not marketable)	Unknown
☐ No	ry ples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, of Describe	gold, silver
	Jewelry	\$200.00
Exam ■ No □ Yes 14. Any o ■ No	ples: Dogs, cats, birds, horses Describe Ther personal and household items you did not already list, including any health aids you did not list Give specific information	
	the dollar value of all of your entries from Part 3, including any entries for pages you have attached	\$3,350.00

Official Form 106A/B Schedule A/B: Property page 2

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Case number (if known) Debtor 1 Cleo Griffin, Jr. Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ No ■ Yes.... Cash \$100.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ■ No ☐ Yes..... Institution name: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ■ No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: Pension (See Schedule I) Unknown 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them...

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Del	btor 1	Cleo Griffin, Jr.				Case number (if known)	
ı	<i>Exam</i> µ ■ No		name	s, websites, p	ets, and other intellecture or occeeds from royalties a	ual property and licensing agreements	
	Licens	es, franchises, and	other	general inta		n holdings, liquor licenses, professional licens	ses
_	■ No	Give specific information			,	3-,,, p	
Мо	ney or	property owed to yo	u?				Current value of the
	•	, , ,					portion you own?Do not deduct secured claims or exemptions.
28.	Tax ref	funds owed to you					
_	■ No □ Yes.	Give specific informa	ition al	bout them, in	cluding whether you alre	eady filed the returns and the tax years	
		•		·	,		
ı	Exam _l ■ No	support oles: Past due or lum Give specific informa		,	usal support, child supp	ort, maintenance, divorce settlement, propert	y settlement
_		amounts someone on bles: Unpaid wages, on benefits; unpaid	disabili	ty insurance		nefits, sick pay, vacation pay, workers' compe	ensation, Social Security
[☐ Yes.	Give specific information	ation				
_		sts in insurance poli oles: Health, disability		e insurance;	health savings account ((HSA); credit, homeowner's, or renter's insura	ince
		Name the insurance		any of each p pany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
					ha insurance (Debto is no cash value)	or	Unknown
					surance (Debtor s no current cash va	ilue)	Unknown
ı	If you some of		a livin		someone who has die ct proceeds from a life ir	ed surance policy, or are currently entitled to rec	ceive property because
	⊐ 1€5.	Give specific inform	ation				
_					you have filed a lawsu surance claims, or right	it or made a demand for payment s to sue	
[☐ Yes.	Describe each claim	1				
_	Other	contingent and unli	quidat	ed claims of	f every nature, includin	g counterclaims of the debtor and rights t	o set off claims
		Describe each claim	1				

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Debto	Cleo Griffin, Jr.				Case number (if known)	
= 1	y financial assets you did not No Yes. Give specific information	·				
_	res. Give specific information				į	
	dd the dollar value of all of yor or Part 4. Write that number h			•	_ ,	\$100.00
Part 5:	Describe Any Business-Related	Property You (Own or Have an Interest Ir	n. List any real estat	e in Part 1.	
37. Do :	you own or have any legal or equi	table interest ir	n any business-related pro	pperty?		
■ N	o. Go to Part 6.					
☐ Y	es. Go to line 38.					
Part 6:	Describe Any Farm- and Commo			or Have an Interest	t In.	
46 Do	you own or have any legal o	r equitable ir	oterest in any farm- or	commercial fishi	ng-related property?	
	No. Go to Part 7.	r equitable in	iterest in any famil- of	Commercial fishi	ing-related property:	
	Yes. Go to line 47.					
_	res. Go to line 47.					
Part 7:	Describe All Property You	Own or Have a	n Interest in That You Did	Not List Above		
53. D o	you have other property of a	ny kind you	did not already list?			
	xamples: Season tickets, counti	ry club membe	ership			
1 💻						
□,	Yes. Give specific information					
54. A	add the dollar value of all of y	our entries fr	om Part 7. Write that ı	number here		\$0.00
Part 8:	List the Totals of Each Part	of this Form				
55. P	art 1: Total real estate, line 2					\$0.00
56. P	art 2: Total vehicles, line 5		_	\$10,125.00		
57. P	art 3: Total personal and hou	sehold items	s, line 15	\$3,350.00		
58. P	art 4: Total financial assets, l	ine 36	_	\$100.00		
59. P	art 5: Total business-related	property, line	∍ 45 	\$0.00		
60. P	art 6: Total farm- and fishing	-related prop	erty, line 52	\$0.00		
61. P	art 7: Total other property no	t listed, line	54 +	\$0.00		
62. T	otal personal property. Add li	nes 56 throug	h 61	\$13,575.00	Copy personal property to	otal \$13,575.00
63 T	otal of all property on Sched	∪le A/R ∆44 I	ine 55 ± line 62			¢12 575 00

Official Form 106A/B Schedule A/B: Property page 5

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Fill in this infor	rmation to identify your	case:		
Debtor 1	Cleo Griffin, Jr.			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Current value of the Amount of the exemption you claim portion you own		Specific laws that allow exemption			
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.		
Furnishings Line from Schedule A/B: 6.1	\$2,500.00		\$2,500.00	735 ILCS 5/12-1001(b)	
Line Holli Schedule A/B. 3.1			100% of fair market value, up to any applicable statutory limit		
2 TVs, misc	\$500.00		\$500.00	735 ILCS 5/12-1001(b)	
Line Holli Schedule A.B. 1.1			100% of fair market value, up to any applicable statutory limit		
Handgun Line from Schedule A/B: 10.1	\$150.00		\$150.00	735 ILCS 5/12-1001(b)	
Ellie Horri Genedale 74 B. 1911			100% of fair market value, up to any applicable statutory limit		
Clothing (not marketable) Line from Schedule A/B: 11.1	Unknown		\$0.00	735 ILCS 5/12-1001(a)	
Line Horri Schedule A/B. 1111			100% of fair market value, up to any applicable statutory limit		
Jewelry Line from Schedule A/B: 12.1	\$200.00		\$200.00	735 ILCS 5/12-1001(b)	
LINE HOLLI SCHEUULE A/D. 12.1			100% of fair market value, up to any applicable statutory limit		

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Case number (if known)

	0.00 0, 0			,		
	rief description of the property and line on chedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption	
		Copy the value from Schedule A/B	Che			
_	ash ine from <i>Schedule A/B</i> : 16.1	\$100.00	-	\$100.00	735 ILCS 5/12-1001(b)	
L	The Holli Genedale 7/2. 19.1			100% of fair market value, up to any applicable statutory limit		
	ension (See Schedule I)	Unknown		100%	735 ILCS 5/12-1006	
LI	THE HOTH Scriedule A/B. 21.1			100% of fair market value, up to any applicable statutory limit		
	re you claiming a homestead exemption Subject to adjustment on 4/01/19 and every			iled on or after the date of adjustme	ent.)	
	Yes. Did you acquire the property cove	red by the exemption w	ithin 1	,215 days before you filed this case	9?	
	□ No					
	☐ Yes					

	Cas	se 17-21029	Doc 1 Filed 07/14/17 Document F	Entered Page 17	07/14/17 13:1 of 55	L6:14 Desc M	1ain
Fill	in this inform	nation to identify yo		111111111111111111111111111111111111111			
Deb	tor 1	Cleo Griffin, Jr.					
Deb	tor 2	First Name	Middle Name L	ast Name			
(Spot	use if, filing)	First Name	Middle Name L	ast Name			
Unit	ed States Ban	kruptcy Court for the	e: NORTHERN DISTRICT OF ILLIN	OIS			
	e number						
(if kno	own)						if this is an ded filing
∩ffi	icial Form	106D					-
			s Who Have Claims Se	ecured	by Property	,	12/15
neede know	ed, copy the Ad n).	ditional Page, fill it ou	If two married people are filing together, b t, number the entries, and attach it to this				
		nave claims secured by	,, , , ,				
	_		this form to the court with your other so	chedules. Yo	u have nothing else	to report on this form.	
		all of the information	n below.				
Part		Secured Claims			Column A	Column B	Column C
each	claim. If more t	than one creditor has a	more than one secured claim, list the creditor particular claim, list the other creditors in Part der according to the creditor's name.		Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion
2.1	Flagship C		Describe the property that secures the	claim:	\$11,329.00	\$10,125.00	\$1,204.00
	Creditor's Name		2010 Nissan Rogue 90,000 mil w/lien	es			
	PO Box 20		As of the date you file, the claim is: Cheapply.	ck all that			

2.1 Acceptance	Describe the property that secures the claim:	\$11,329.00	\$10,125.00	\$1,204.00
Creditor's Name	2010 Nissan Rogue 90,000 miles w/lien			
PO Box 2070 Coppell, TX 75019	As of the date you file, the claim is: Check all that apply. Contingent			
Number, Street, City, State & Zip Code	☐ Unliquidated			
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.			
■ Debtor 1 only □ Debtor 2 only	 An agreement you made (such as mortgage or secure car loan) 	ed		
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit			
☐ Check if this claim relates to a community debt	Other (including a right to offset)			
Date debt was incurred 6/14/13	Last 4 digits of account number			

\$11,329.00 Add the dollar value of your entries in Column A on this page. Write that number here: If this is the last page of your form, add the dollar value totals from all pages. \$11,329.00 Write that number here:

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Case 17-21029 Doc 1 Filed 07/14/17 Entered 07/14/17 13:16:14 Desc Main Page 18 of 55 Document Fill in this information to identify your case: Debtor 1 Cleo Griffin, Jr. Middle Name First Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims 1. Do any creditors have priority unsecured claims against you? ■ No. Go to Part 2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) **Total claim** Priority Nonpriority amount amount Last 4 digits of account number 2.1 **IRS** \$5,200.00 \$5,200.00 \$0.00 Priority Creditor's Name PO Box 7346 When was the debt incurred? 2014, 2015, 2016 Philadelphia, PA 19101 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ Domestic support obligations ☐ At least one of the debtors and another ☐ Taxes and certain other debts you owe the government ☐ Check if this claim is for a community debt ☐ Claims for death or personal injury while you were intoxicated Is the claim subject to offset? Deposits by individuals ■ No Other. Specify ☐ Yes Taxes

Part 2: List All of Your NONPRIORITY Unsecured Claims

- 3. Do any creditors have nonpriority unsecured claims against you?
 - ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 - Yes.
- 4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

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Cleo Griffin, Jr.	Case number (if know)	
Blue Pine Lending	Last 4 digits of account number	\$1,300.00
Nonpriority Creditor's Name 3051 Sand Lake Rd Crandon, WI 54520	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent	
Debtor 1 only	☐ Unliquidated	
Debtor 2 only	☐ Disputed	
☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
☐ At least one of the debtors and another	☐ Student loans	
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Signature Ioan	
Broadway Loan Co	Last 4 digits of account number	\$1,900.00
Nonpriority Creditor's Name 3755 N Halsted St	When was the debt incurred?	
Chicago, IL 60613	When was the dest incurred:	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent	
■ Debtor 1 only	☐ Unliquidated	
☐ Debtor 2 only	☐ Disputed	
☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
☐ At least one of the debtors and another	Student loans	
☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Signature Ioan	
Cap One	Last 4 digits of account number	\$519.00
Nonpriority Creditor's Name PO Box 30281	When was the debt incurred?	
Salt Lake City, UT 84130	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent	
■ Debtor 1 only	_	
☐ Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
☐ At least one of the debtors and another	Student loans	
☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other Specify Credit Card	

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Case number (if know)

Capital Solution Investments Nonpriority Creditor's Name	Last 4 digits of account number	\$1,403.00
28 E Jackson #1324 Chicago, IL 60604	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent	
Debtor 1 only	☐ Unliquidated	
Debtor 2 only	☐ Disputed	
☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
☐ At least one of the debtors and another	☐ Student loans	
☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Signature Ioan	
CFNA Bosch	Last 4 digits of account number	\$1,142.00
Nonpriority Creditor's Name PO Box 81315 Cleveland, OH 44181	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent	
Debtor 1 only	☐ Unliquidated	
Debtor 2 only		
Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
☐ At least one of the debtors and another	Student loans	
☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Credit Card	
Check n Go	Last 4 digits of account number	\$2,500.00
Nonpriority Creditor's Name 800 N Kedzie Chicago, IL 60651	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent	
Debtor 1 only	☐ Unliquidated	
Debtor 2 only	☐ Disputed	
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
☐ At least one of the debtors and another	☐ Student loans	
☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other. Specify Signature loan	

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Cleo Griffin, Jr.	Case number (if know)	
Chgo Dept of Finance	Last 4 digits of account number	\$6,018.00
Nonpriority Creditor's Name PO Box 88292	When was the debt incurred?	
Chicago, IL 60680		
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent	
■ Debtor 1 only	☐ Unliquidated	
☐ Debtor 2 only	☐ Disputed	
☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
☐ At least one of the debtors and another	☐ Student loans	
☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Fines	
Credit One Bank	Last 4 digits of account number	\$1,254.00
Nonpriority Creditor's Name	When was the debt incurred?	
PO Box 60500 City of Industry, CA 91716	when was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	Unliquidated	
☐ Debtor 1 and Debtor 2 only	Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Student loans	
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
□ Yes	■ Other. Specify Credit Card	
	Last 4 digits of account number	£044.00
Fingerhut Nonpriority Creditor's Name	Last 4 digits of account number	\$911.00
6250 Ridgewood Rd	When was the debt incurred?	
Saint Cloud, MN 56303		
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent	
Debtor 1 only	☐ Unliquidated	
☐ Debtor 2 only	☐ Disputed	
☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
\square At least one of the debtors and another	☐ Student loans	
☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other Specify Credit Card	

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Case number (if know)

Debioi	Cleo Griffin, Jr.	Case Humber (II know)	
4.10	First Premier	Last 4 digits of account number	\$624.00
	Nonpriority Creditor's Name 3820 N. Louise Ave. Sioux Falls, SD 57107-0145	When was the debt incurred?	-
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	_	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Credit Card	-
4.11	First Premier	Last 4 digits of account number	\$923.00
	Nonpriority Creditor's Name 3820 N. Louise Ave. Sioux Falls, SD 57107-0145	When was the debt incurred?	-
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	C Continuent	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Credit Card	-
4.12	Future Income Payments	Last 4 digits of account number	\$4,500.00
	Nonpriority Creditor's Name 18300 Von Karman Ave, Suite 410	When was the debt incurred?	
	Irvine, CA 92612 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	_	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Signature loan	

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Debto	Cleo Griffin, Jr.	Case number (if know)	
4.13	IRS	Last 4 digits of account number	\$12,616.00
	Nonpriority Creditor's Name PO Box 7346	When was the debt incurred?	
	Philadelphia, PA 19101 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	_	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Taxes	
4.14	One Main Financial	Last 4 digits of account number	\$7,515.00
	Nonpriority Creditor's Name PO Box 1010	When was the debt incurred?	
	Evansville, IN 47706 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim: ☐ Student loans	
	☐ Check if this claim is for a community debt		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Signature loan	
4.15	Sun Cash	Last 4 digits of account number	\$600.00
	Nonpriority Creditor's Name 5800 W. North Ave	When was the debt incurred?	
	Chicago, IL 60639 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	<u> </u>	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Signature loan	

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Debto	Cleo Griffin, Jr.	Case number (if know)	
4.16	SYNCB Car Care	Last 4 digits of account number	\$1,583.00
	Nonpriority Creditor's Name PO Box 960061	When was the debt incurred?	
	Orlando, FL 32896 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
		Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Credit Card	
4.17	SYNCB Care Credit	Last 4 digits of account number	\$2,014.00
	Nonpriority Creditor's Name PO Bo 965036	When was the debt incurred?	
	Orlando, FL 32896 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	Contingent	
	☐ Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	_	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Credit Card	
4.18	SYNCB HH Gregg	Last 4 digits of account number	\$1,849.00
	Nonpriority Creditor's Name PO Box 965036 Orlando, FL 32896	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	<u>_</u>	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	$\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify Credit Card	

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Case number (if know)

Debioi	Cleo Griffin, 5r.	Case Humber (II kilow)	
4.19	SYNCB JC Penney	Last 4 digits of account number	\$510.00
	Nonpriority Creditor's Name PO Box 960090 Orlando, FL 32896	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Credit Card	
4.20	SYNCB Wal Mart	Last 4 digits of account number	\$538.00
	Nonpriority Creditor's Name PO Box 965024 Orlando, FL 32896	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only		
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Credit Card	
4.21	TD Bank Target	Last 4 digits of account number	\$506.00
	Nonpriority Creditor's Name PO Box 673 Minneapolis, MN 55440	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	<u> </u>	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Credit Card	

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Debtor	1 Cleo Griffin, Jr.	Case number (if know)						
4.22	UI Health Nonpriority Creditor's Name	Last 4 digits of account number	\$317.00					
	PO Box 12199 Chicago, IL 60612	When was the debt incurred?						
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply						
	■ Debtor 1 only	Contingent						
	Debtor 2 only	☐ Unliquidated						
	Debtor 1 and Debtor 2 only	Disputed						
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:						
		☐ Student loans						
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
	No	Debts to pension or profit-sharing plans, and other similar debts						
	Yes	■ Other. Specify Medical Services						
4.23	Zingo Cash IL, LLC	Last 4 digits of account number	\$1,177.00					
	Nonpriority Creditor's Name 200 Fairway Dr, Suite 180	When was the debt incurred?						
	Vernon Hills, IL 60061 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply						
	_	☐ Contingent						
	Debtor 1 only	☐ Unliquidated						
	Debtor 2 only	☐ Disputed						
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:						
	At least one of the debtors and another	☐ Student loans						
	☐ Check if this claim is for a community debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts						
	Yes	Other. Specify Signature loan						
4.24	Zoca Loans	Last 4 digits of account number	\$1,200.00					
	Nonpriority Creditor's Name 1410 SW 3rd St	When was the debt incurred?	<u> </u>					
	Pompano Beach, FL 33069 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply						
	Who incurred the debt? Check one.	☐ Contingent						
	■ Debtor 1 only	☐ Unliquidated						
	☐ Debtor 2 only	☐ Disputed						
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:						
	☐ At least one of the debtors and another	☐ Student loans						
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts						
	Yes	■ Other. Specify Signature loan						
Part 3:	List Others to Be Notified About a Debt	That You Already Listed						
trying more	to collect from you for a debt you owe to someone	it your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if e else, list the original creditor in Parts 1 or 2, then list the collection agency here. Sed in Parts 1 or 2, list the additional creditors here. If you do not have additional per age.	Similarly, if you have					
		which entry in Part 1 or Part 2 did you list the original creditor?						
	Interstate Lin	e <u>4.17</u> of (Check one): Part 1: Creditors with Priority Unsecured Claims						
_	sboro, NC 27429	■ Part 2: Creditors with Nonpriority Unsecured Cla	ims					
5511		st 4 digits of account number						

Official Form 106 E/F

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Debtor 1 Cleo Griffin, Jr.	Document P	Case number (if know)					
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?						
Capital Solutions Investments	Line 4.4 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims					
180 W Washington, Suite 300 Chicago, IL 60602		■ Part 2: Creditors with Nonpriority Unsecured Claims					
Cilicago, in 00002	Last 4 digits of account number	r					
Name and Address	On which entry in Part 1 or Part	t 2 did you list the original creditor?					
Credit First N.A./Firestone	Line 4.5 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims					
PO Box 81315 Cleveland, OH 44181		Part 2: Creditors with Nonpriority Unsecured Claims					
Oleveland, Oli 44101	Last 4 digits of account number	r					
Name and Address	On which entry in Part 1 or Part	t 2 did you list the original creditor?					
EGS Financial	Line 4.20 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims					
PO Box 1020 Dept 806		■ Part 2: Creditors with Nonpriority Unsecured Claims					
Horsham, PA 19044							
	Last 4 digits of account number	T					
Name and Address	On which entry in Part 1 or Part	t 2 did you list the original creditor?					
Encore Receivable Management,	Line 4.17 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims					
Inc. 400 N. Rogers Rd		Part 2: Creditors with Nonpriority Unsecured Claims					
Olathe, KS 66062							
•	Last 4 digits of account number	r					
Name and Address	On which entry in Part 1 or Part	t 2 did you list the original creditor?					
ICS	Line 4.22 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims					
PO Box 1010 Tinley Park, IL 60477		Part 2: Creditors with Nonpriority Unsecured Claims					
11110y 1 at 10, 10 007/1	Last 4 digits of account number	r					

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 5,200.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 5,200.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
rom Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 53,419.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 53,419.00

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			111 1 0000 20 01 00	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Cleo Griffin, Jr.			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this
				amended filir

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 Storage Mart
4906 W Madison St
Chicago, IL 60644

State what the contract or lease is for
Debtor is tenant (storage facility)

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		Docum	ent Page 29 o	<u>f 55 </u>	
Fill in this	information to identify your	case:			
Debtor 1	Cleo Griffin, Jr.				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filir	ng) First Name	Middle Name	Last Name		
	tes Bankruptcy Court for the:	NORTHERN DISTRIC	T OE II LINOIS		
Officed Star	tes bankruptcy Court for the.	NORTHERN DISTRIC	I OF ILLINOIS		
Case numb (if known)	ber			☐ Check if this is an amended filing	
	Form 106H	ebtors		12/1	5
Arizon				y? (Community property states and territories include ington, and Wisconsin.)	
3. In Colin line	2 again as a codebtor only	tors. Do not include you if that person is a guara	r spouse as a codebtor ntor or cosigner. Make	if your spouse is filing with you. List the person sh sure you have listed the creditor on Schedule D (Of 16G). Use Schedule D, Schedule E/F, or Schedule G	fficial
	Column 1: Your codebtor Name, Number, Street, City, State and Z	IP Code		Column 2: The creditor to whom you owe the de Check all schedules that apply:	∍bt
3.1	Name			☐ Schedule D, line ☐ Schedule E/F, line ☐ Schedule G, line	
	Number Street City	State	ZIP Code	_	
3.2	Name			☐ Schedule D, line ☐ Schedule E/F, line ☐ Schedule G, line ☐ Schedule G, line	
	Number Street	State	ZIP Code	_	
,	City	Giale	Zir Coue		

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Fill	in this information to identify your c	ase:				ı				
	otor 1 Cleo Griffin									
	otor 2 use, if filing)									
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS							
O Se a sup spo	fficial Form 1061 Chedule I: Your Inc. as complete and accurate as pose plying correct information. If you use. If you are separated and you	sible. If two married pec are married and not fili ir spouse is not filing w	ng jointly, and you ith you, do not incl	r spouse ude infoi	is li mat	A A A A A A A A A A A A A A A A A A A	3 income a IM / DD/ Y otor 2), bo a you, incl t your spe	d filing ent showing as of the for YYYY oth are equivalently ude inforiouse. If m	mation abou ore space is	12/15 sible for t your needed,
	ch a separate sheet to this form. t 1: Describe Employment	On the top of any additi	onal pages, write y	our nam	e an	d case n	umber (if	known). A	Answer every	question
1.	Fill in your employment information.		Debtor 1				Debtor 2	or non-fi	ling spouse	
	If you have more than one job,	Employment status	■ Employed				☐ Employed			
	attach a separate page with information about additional employers.	□ Not employed					☐ Not er	mployed		
		Occupation	Security							
	Include part-time, seasonal, or self-employed work.	Employer's name	Universal Prote	ection S	ervi	ce				
	Occupation may include student or homemaker, if it applies.	Employer's address	161 Washingto Conshohocker			600				
		How long employed t	here? 3 yrs				_			
Par	t 2: Give Details About Mo	nthly Income								
spoo If yo	mate monthly income as of the duse unless you are separated. u or your non-filing spouse have me space, attach a separate sheet to	ore than one employer, c					that perso	on on the I	ines below. If	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	1,	,436.00	\$	ng spouse	
3.	Estimate and list monthly over	ime pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$	1,43	36.00	\$	N/A	

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7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$ 1,041.00 \$ N/A 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm. Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends 8c. Family support payments that you, a non-filling spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and propenty settlement. 8c. \$ 0.00 \$ N/A 8d. \$ 0.00 \$ N/A 8d. \$ 0.00 \$ N/A 8e. Social Security 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. \$g. Pension or retirement income \$g. \$ 3,085.00 \$ N/A 8h. Other monthly income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. \$ 3,265.00 \$ N/A 10. Calculate monthly income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. \$ 3,265.00 \$ N/A 11. *\$ 4,306.00 \$ N/A 12. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. 12. \$ 4,306.00 \$ N/A 13. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	Debt	tor 1	Cleo Griffin, Jr.	-	Case r	number (if known)		
Copy line 4 here 4. \$ 1,436.00 \$ N/A 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5b. Mandatory contributions for retirement plans 5c. Voluntary contributions for retirement plans 5d. Required repayments of retirement plans 5d. Required repayments of retirement flans 5d. Required repayments of retirement flans 5d. Required repayments of retirement flans 5d. Social surface 5d. \$ 0.000 \$ N/A 5d. Domestic support obligations 5d. \$ 0.000 \$ N/A 5d. Domestic support obligations 5d. \$ 0.000 \$ N/A 5d. Domestic support obligations 5d. \$ 0.000 \$ N/A 5d. Domestic support obligations 5d. \$ 0.000 \$ N/A 5d. Domestic support obligations 5d. \$ 0.000 \$ N/A 5d. Add the payroll deductions. Add lines 5a+5b+5c+5d+5g+5f+5g+5h. 6. \$ 395.00 \$ N/A 6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5g+5f+5g+5h. 6. \$ 395.00 \$ N/A 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly ten income. 8b. Interest and dividends 8c. Family support payments that you, a non-filling spouse, or a dependent regularly receive include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$ 0.00 \$ N/A 8d. \$ 0.00 \$ N/A 8d. \$ 0.00 \$ N/A 8d. Unemployment compensation 8d. \$ 0.00 \$ N/A 8d. \$ 0.00 \$ N/A 8d. Social Security 8d. \$ 0.00 \$ N/A 8d. \$ 0.					For	Debtor 1		
5a. Tax, Medicare, and Social Security deductions 5b. Mandatory contributions for retirement plans 5c. Voluntary contributions for retirement fund loans 5c. Voluntary contributions for Voluntary fund for Voluntary fund fund fund fund fund fund fund fund		Cop	by line 4 here	4.	\$	1,436.00		
5a. Tax, Medicare, and Social Security deductions 5b. Mandatory contributions for retirement plans 5c. Voluntary contributions for retirement fund loans 5c. Voluntary contributions for Voluntary fund for Voluntary fund fund fund fund fund fund fund fund	5	l ist	all payroll deductions:					
55. Mandatory contributions for retirement plans 56. Voluntary contributions for retirement plans 57. Voluntary contributions for retirement plans 58. S 0.000 \$ N/A 15. Required repayments of retirement fund loans 58. S 0.000 \$ N/A 15. Domestic support obligations 59. Unline due 59. S 0.000 \$ N/A 159. N/A 159. Unline due 59. S 0.000 \$ N/A 159. N/A 159. Unline due 59. S 0.000 \$ N/A 159. N/A 159. Unline due 59. S 0.000 \$ N/A 159. N/A 159. Unline due 59. S 0.000 \$ N/A 159. N/A 159. Unline due 59. S 0.000 \$ N/A 159. N/A 159. Unline due 59. S 0.000 \$ N/A 159. N/A 159. Unline due 59. S 0.000 \$ N/A 159. N/A 159. Unline due 59. S 0.000 \$ N/A 159. N/A 159. Unline due 59. S 0.000 \$ N/A 159. N/A 159. Unline due 59. S 0.000 \$ N/A 159. N/A 159. N/A 159. Unline due 59. S 0.000 \$ N/A 159. N/A	0.			5a	\$	395 00	\$	N/A
5c. Voluntary contributions for retirement plans 5d. Required repayments of retirement fund loans 5d. Required repayments of retirement fund loans 5d. Required repayments of retirement fund loans 5d. Routined repayments of retirement fund loans 5d. So. 0.00 \$ N/A 5g. Union dues 5f. Domestic support obligations 5f. \$ 0.00 \$ N/A 5g. Union dues 5h. Other deductions. Specify: 5h. \$ 0.00 \$ N/A 6h. Add the paryoll deductions. Add lines 5a+5b+5c+5d+5g+5h. 6. \$ 395.00 \$ N/A 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$ 1,041.00 \$ N/A 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8e. Social Security 8e. \$ 180.00 \$ N/A 8e. Social Security 8e. \$ 180.00 \$ N/A 8f. Other government assistance that you regularly receive include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8g. Pension or retirement income 8d. \$ 0.00 \$ N/A 8d. Pension or retirement income 8d. \$ 0.00 \$ N/A 8d. Pension or retirement income 8d. \$ 0.00 \$ N/A 8d. Pension or netirement income subsidies. 8p. Pension or netirement income subsidies. 8p. Pension or netirement income an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. 8p. Other monthly income. Specify: 8p. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 8p. A,306.00 8p. A,306.00 8p. A,306.00 8p. A,306.00 8p. A,306.00 8p. A,			· · · · · · · · · · · · · · · · · · ·					
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Fill	in this informa	tion to identify yo	our case:					
Deb	tor 1	Cleo Griffin,	Jr.				c if this is:	
	otor 2 ouse, if filing)						A supplement show	ving postpetition chapter the following date:
Unit	ed States Bankrı	uptcy Court for the:	NORTH	ERN DISTRICT OF ILLIN	OIS	<u></u>	MM / DD / YYYY	
1	e number nown)							
		rm 106J						
Be info nur	as complete a ormation. If m mber (if know		possible. eded, atta y question	If two married people a ch another sheet to this				
Par 1.	Is this a join	nt case?	inoiu					
	■ No. Go to □ Yes. Doe		in a separa	ate household?				
	□ No	-	st file Offici	al Form 106J-2, <i>Expense</i>	s for Separate House	e <i>hold</i> of Debt	or 2.	
2.	Do you have	e dependents?	■ No					
	Do not list Do and Debtor 2		☐ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state dependents							□ No □ Yes
	·							□ No □ Yes
								□ res □ No
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								□ No □ Yes
3.	expenses of	enses include f people other t d your depende	han $_{\square}$	No Yes				Li res
exp	imate your ex	ate Your Ongoi penses as of you date after the I	our bankru	uptcy filing date unless y	you are using this fo plemental <i>Schedule</i>	orm as a sup J, check th	oplement in a Cha e box at the top o	apter 13 case to report of the form and fill in the
the		n assistance an		government assistance cluded it on <i>Schedule I:</i>			Your expe	enses
4.		or home owners and any rent for the		ses for your residence.	Include first mortgage	e 4. \$		0.00
	If not includ	led in line 4:						
	4a. Real e	state taxes				4a. \$		0.00
	•	rty, homeowner's				4b. \$		0.00
		maintenance, re owner's associat		ipkeep expenses		4c. \$		0.00
5				aominium dues J ur residence , such as ho	ome equity loans	4d. \$ 5. \$		0.00

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Debtor 1	Cleo Griffin, Jr.	Case numl	ber (if known)	
6. Utiliti	95:			
	Electricity, heat, natural gas	6a.	\$	0.00
	Water, sewer, garbage collection	6b.		0.00
	Telephone, cell phone, Internet, satellite, and cable services	6c.		100.00
	Other. Specify:	6d.		0.00
	and housekeeping supplies	_		375.00
	care and children's education costs	7. 8.	\$	
				0.00
	ing, laundry, and dry cleaning	9.	\$	150.00
	nal care products and services	10.	\$	80.00
	al and dental expenses	11.	\$	100.00
	portation. Include gas, maintenance, bus or train fare.	12.	¢	375.00
	t include car payments.			
	tainment, clubs, recreation, newspapers, magazines, and books	13.		84.00
	table contributions and religious donations	14.	\$	0.00
5. Insur a				
	t include insurance deducted from your pay or included in lines 4 or 20.	4.5	•	
	Life insurance	15a.		0.00
15b.	Health insurance	15b.	·	0.00
	Vehicle insurance	15c.	\$	125.00
15d.	Other insurance. Specify:	15d.	\$	0.00
. Taxes	Do not include taxes deducted from your pay or included in lines 4 or 20.			
Speci	y:	16.	\$	0.00
'. Instal	Iment or lease payments:			
17a.	Car payments for Vehicle 1	17a.	\$	0.00
17b.	Car payments for Vehicle 2	17b.	\$	0.00
	Other. Specify:	17c.	\$	0.00
	Other. Specify:	17d.		0.00
	payments of alimony, maintenance, and support that you did not report as	_	Ť	
	eted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
	payments you make to support others who do not live with you.		\$	0.00
Speci		19.	-	0.00
	real property expenses not included in lines 4 or 5 of this form or on Sched		our Income	
	Mortgages on other property	20a.		0.00
	Real estate taxes	20b.		0.00
	Property, homeowner's, or renter's insurance	20c.		0.00
	• • •		·	
	Maintenance, repair, and upkeep expenses	20d.	·	0.00
	Homeowner's association or condominium dues	20e.		0.00
. Other	: Specify: Anticipated rent	21.	+\$	975.00
Stora			+\$	122.00
Antic	ipated utilities		+\$	300.00
Addi	ional Disposable income		+\$	200.00
	·	_		
	late your monthly expenses			
	dd lines 4 through 21.		\$	2,986.00
22b. (Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22c. <i>F</i>	dd line 22a and 22b. The result is your monthly expenses.		\$	2,986.00
	late your monthly net income.		_	
	Copy line 12 (your combined monthly income) from Schedule I.	23a.		4,306.00
23b.	Copy your monthly expenses from line 22c above.	23b.	-\$	2,986.00
23c.	Subtract your monthly expenses from your monthly income.	00-	•	1,320.00
	The result is your monthly net income.	23c.	Ψ	1,320.00
	u expect an increase or decrease in your expenses within the year after you	file this	s form?	
For exa	ample, do you expect to finish paying for your car loan within the year or do you expect your mon ation to the terms of your mortgage?	rtgage pa	syment to increa	se or decrease because of a
For exa	ample, do you expect to finish paying for your car loan within the year or do you expect your mon ation to the terms of your mortgage?	rtgage pa	lyment to increa	se or decrease because of a

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Fill in this info	rmation to identify your	case:			
Debtor 1	Cleo Griffin, Jr.				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
Official For Declara		n Individual	Debtor's Sc	hedules	12/15
If two married p	people are filing togethe	r, both are equally respo	nsible for supplying co	rrect information.	
obtaining mone years, or both.	ey or property by fraud in 18 U.S.C. §§ 152, 1341, 1	n connection with a bank			ement, concealing property, or 00, or imprisonment for up to 20
Sig	gn Below				
Did you pa	ay or agree to pay some	one who is NOT an attor	ney to help you fill out I	bankruptcy forms?	
■ No					
☐ Yes.	Name of person				kruptcy Petition Preparer's Notice, and Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the sum	mary and schedules file	ed with this declaration	on and
X /s/ Cle	eo Griffin, Jr.		X		
Cleo (Griffin, Jr. ure of Debtor 1		Signature of	Debtor 2	
Date	July 14, 2017		Date		

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Fill	in this inform	nation to identify you	r case:					
	otor 1							
Der	JULI I	Cleo Griffin, Jr. First Name	Middle Name	Last Name				
	otor 2 ouse if, filing)	First Name	Middle Name	Last Name				
'								
Uni	ted States Bar	kruptcy Court for the:	NORTHERN DISTRICT O	F ILLINOIS				
1	se number				-	Check if this is an mended filing		
Sta		of Financial	Affairs for Individ			4/1		
info	rmation. If manual in the manu	ore space is needed,). Answer every que	attach a separate sheet to	this form. On the top of an	equally responsible for sup y additional pages, write yo			
1.	<u> </u>	current marital statu	ıs?					
	☐ Married							
	■ Not mari	ried						
2.	During the la	st 3 vears. have vou	lived anywhere other than v	where you live now?				
	_	last 3 years, have you lived anywhere other than where you live now?						
	□ No ■ Yes List	all of the places you	ived in the last 3 years. Do no	ot include where you live no	V			
		, ,	,	ŕ				
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there		
	4212 S Kin Chicago, II		From-To: 2006-2014	☐ Same as Debtor 1		☐ Same as Debtor 1 From-To:		
3. state	■ No □ Yes. Ma	es include Arizona, Ca	lifornia, Idaho, Louisiana, Nev	vada, New Mexico, Puerto R	nity property state or territor ico, Texas, Washington and V			
ı aı								
4.	Fill in the tota	I amount of income yo	nployment or from operating received from all jobs and a have income that you receive	all businesses, including par		ndar years?		
	□ No							
	Yes. Fill	in the details.						
			Debtor 1		Debtor 2			
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)		
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$10,200.00	☐ Wages, commissions, bonuses, tips			
			☐ Operating a business		☐ Operating a business			

Official Form 107

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				Debtor 1		Debtor 2	
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
For last calendar year: (January 1 to December 31, 2016)		■ Wages, commissions, bonuses, tips	\$25,000.00	☐ Wages, commissions, bonuses, tips			
				☐ Operating a business		☐ Operating a business	
		dar year bet December :		■ Wages, commissions, bonuses, tips	\$21,232.00	☐ Wages, commissions, bonuses, tips	
				☐ Operating a business		☐ Operating a business	
	unemploying gambling at List each each at List each each each each each each each each	ment, and ot and lottery w	her public be innings. If yo he gross inco	nefit payments; pensions; rer	ntal income; interest; dividend ou have income that you rece	alimony; child support; Social ds; money collected from laws eived together, list it only once that you listed in line 4.	suits; royalties; and
				Debtor 1		Debtor 2	
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
		/ 1 of currer iled for ban	nt year until kruptcy:	Pension & SS Benefits	\$21,000.00		
	r last calen inuary 1 to	dar year: December :	31, 2016)	Pension & SS Benefits	\$45,000.00		
		dar year bef December :		Pension & SS Benefits	\$45,000.00		
Р а 6.		Debtor 1's	or Debtor 2'	Made Before You Filed for s debts primarily consume bebtor 2 has primarily consu- personal, family, or househo	r debts? umer debts. Consumer debts	s are defined in 11 U.S.C. § 1	01(8) as "incurred by an
		□ No. □ Yes	Go to line 7 List below e paid that cre not include	each creditor to whom you pai editor. Do not include paymer payments to an attorney for the	id a total of \$6,425* or more ints for domestic support oblights bankruptcy case.	in one or more payments and pations, such as child support	and alimony. Also, do
	■ Yes.	Debtor 1 o	r Debtor 2 o	r both have primarily consu	umer debts.	or after the date of adjustmen	าて.
		During the	90 days befo	re you filed for bankruptcy, di	id you pay any creditor a tota	I of \$600 or more?	
		■ No.	Go to line 7				
		□ Yes	include pay			d the total amount you paid the port and alimony. Also, do not	

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Case number (if known) Debtor 1 Cleo Griffin, Jr.

	Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this pa	yment for
7.	Within 1 year before you filed for bankrupture Insiders include your relatives; any general paracorporations of which you are an officer, directincluding one for a business you operate as a support and alimony.	artners; relatives of any gen tor, person in control, or ow	ent on a debt you of eral partners; partnowner of 20% or more	wed anyone who erships of which yo of their voting sec	ou are a genera curities; and an	al partner; y managing agent,
	■ No□ Yes. List all payments to an insider.					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
8.	Within 1 year before you filed for bankruptinsider? Include payments on debts guaranteed or cos No Yes. List all payments to an insider		ments or transfer a	any property on a	ccount of a de	ebt that benefited an
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment itor's name
Par	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures	Para			
9.	Within 1 year before you filed for bankrupte. List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of th	e case
 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. 					d, seized, or levied?	
	Creditor Name and Address	Describe the Property Explain what happened	I	Date		Value of the property
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bec No		luding a bank or fi	nancial institutior	n, set off any a	amounts from your
	☐ Yes. Fill in the details. Creditor Name and Address	Describe the action the	creditor took		action was	Amount
40	Mishin 4 years hafara yayı filad fan hanlanınt			taken		dit of quaditana
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a		erty in the possess	ion of an assigne	e for the bene	ent of creditors, a
	☐ Yes					

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Case number (if known) Document Debtor 1 Cleo Griffin, Jr.

Pai	t 5: List Certain Gifts and Contributions						
13.	Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? ■ No □ Yes. Fill in the details for each gift.						
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value			
	Person to Whom You Gave the Gift and Address:						
14.	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift or cont	ccy, did you give any gifts or contributions with a tot	al value of more than	\$600 to any charity?			
	Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)		Dates you contributed	Value			
Pai	t 6: List Certain Losses						
15.	Within 1 year before you filed for bankruptodisaster, or gambling? No Yes. Fill in the details.	ry or since you filed for bankruptcy, did you lose any	thing because of the	ft, fire, other			
	Describe the property you lost and how the loss occurred	escribe any insurance coverage for the loss clude the amount that insurance has paid. List nding insurance claims on line 33 of Schedule A/B: operty.	Date of your loss	Value of property lost			
Par	t 7: List Certain Payments or Transfers						
	Within 1 year before you filed for bankrupto consulted about seeking bankruptcy or pre	cy, did you or anyone else acting on your behalf pay paring a bankruptcy petition? parers, or credit counseling agencies for services require		erty to anyone you			
	□ No						
	Yes. Fill in the details.						
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment			
	Edwin L Feld & Associates, LLC 1 N LaSalle Street Suite 1225 Chicago, IL 60602	Attorney Fees Total \$4000.00; \$200.00 paid toward Atty fees	7/11/17	\$200.00			
17.	Within 1 year before you filed for bankrupto promised to help you deal with your creditor Do not include any payment or transfer that you		or transfer any prope	rty to anyone who			
	■ No □ Yes. Fill in the details.						
	Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment			

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18.	Includinclud	in 2 years before you filed for ferred in the ordinary cours de both outright transfers and de gifts and transfers that you No Yes. Fill in the details.	e of your bus transfers made	iness or financial af e as security (such as	fairs? the granting of a se			
	Person Who Received Transfer Address Person's relationship to you		property transferred p		Describe any property or payments received or debts paid in exchange		Date transfer was made	
19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details.							
	Name of trust			Description and value of the property transferred				Date Transfer was made
Par	t 8:	List of Certain Financial A	ccounts, Instr	uments, Safe Depos	it Boxes, and Stora	ge Units		
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details.							
		e of Financial Institution ar ress (Number, Street, City, State an		ast 4 digits of ccount number	Type of account instrument	or Date account w closed, sold, moved, or transferred	ras	Last balance before closing or transfer
	Cha	se Bank	х	XXX-	Chacking	Early 2017		\$0.00

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Chase Bank 131 S. Dearborn, 5th FI Chicago, IL 60603	xxxx-	■ Checking □ Savings □ Money Market □ Brokerage □ Other	Early 2017	\$0.00
TCF National Bank IL 801 Marquette Ave Minneapolis, MN 55402	xxxx-	■ Checking □ Savings □ Money Market □ Brokerage □ Other	Checking closed 7/17	\$780.00

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☐ Yes. Fill in the details.

Name of Financial Institution

Address (Number, Street, City, State and ZIP Code)

Who else had access to it?

Address (Number, Street, City, State and ZIP Code)

Address (Number, Street, City, State and ZIP Code)

Describe the contents

have it?

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

■ No

☐ Yes. Fill in the details.

Name of Storage Facility
Address (Number, Street, City, State and ZIP Code)

Who else has to it?
Address (Num
Address (Num

Who else has or had access to it?

Address (Number, Street, City, State and ZIP Code)

Describe the contents

Do you still have it?

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Debtor 1 Cleo Griffin, Jr.

Pai	t 9: Identify Property You Hold or Control for S	Someone Else					
23.	Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trus for someone.						
	■ No □ Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	De	scribe the property	Value		
Pai	t 10: Give Details About Environmental Informa	ation					
For	the purpose of Part 10, the following definitions	apply:					
	Environmental law means any federal, state, or I toxic substances, wastes, or material into the ai regulations controlling the cleanup of these substances.	r, land, soil, surface water, grou	_	• •			
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal	-	al law	, whether you now own, operate, o	or utilize it or used		
	Hazardous material means anything an environment hazardous material, pollutant, contaminant, or s		us wa	este, hazardous substance, toxic s	substance,		
Rep	ort all notices, releases, and proceedings that yo	u know about, regardless of wh	en th	ey occurred.			
24.	Has any governmental unit notified you that you	may be liable or potentially liab	le un	der or in violation of an environm	ental law?		
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)	and	Environmental law, if you know it	Date of notice		
25.	Have you notified any governmental unit of any	release of hazardous material?					
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)	and	Environmental law, if you know it	Date of notice		
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.						
	■ No □ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ture of the case	Status of the case		
Pai	t 11: Give Details About Your Business or Conr	nections to Any Business					
27.	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?						
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						
	☐ A partner in a partnership						
	☐ An officer, director, or managing executive of a corporation						
	☐ An owner of at least 5% of the voting or equity securities of a corporation						

Entered 07/14/17 13:16:14 Case 17-21029 Doc 1 Filed 07/14/17 Document Page 41 of 55 Debtor 1 Cleo Griffin, Jr. Case number (if known) No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper **Dates business existed** Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. **Date Issued** Name **Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Cleo Griffin, Jr. Cleo Griffin, Jr. Signature of Debtor 2 Signature of Debtor 1 Date July 14, 2017 **Date** Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

☐ Yes

■ No

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

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most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
 - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
 - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
 - Monies paid for prepetition services needed to limit the financial burden of the firm.
 - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
 - (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$200.00

toward the flat fee, leaving a balance due of \$3,800.00; and \$0.00 for expenses,

leaving a balance due for the filing fee of \$0.00.

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	<i>C</i> 11	3	
Signed:			
/s/ Cleo Griffin, Jr.		/s/ Edwin L Feld	
Cleo Griffin, Jr.		Edwin L Feld 6188070	
		Attorney for the Debtor(s)	
Debtor(s)			
Do not sign this agreement if the	amounts are bl	ank.	

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In re	e Cleo Griffin, Jr.		Case No.			
		Debtor(s)	Chapter	13		
	DISCLOSURE OF COM	PENSATION OF ATTOR	NEY FOR DI	EBTOR(S)		
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. compensation paid to me within one year before the be rendered on behalf of the debtor(s) in contempla	e filing of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to		
	For legal services, I have agreed to accept		\$	4,000.00		
	Prior to the filing of this statement I have received			200.00		
	Balance Due		\$	3,800.00		
2.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3.	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
4.	■ I have not agreed to share the above-disclosed	compensation with any other person u	inless they are mem	bers and associates of my law firm.		
	☐ I have agreed to share the above-disclosed comcopy of the agreement, together with a list of the	pensation with a person or persons when names of the people sharing in the o	ho are not members compensation is atta	or associates of my law firm. A ached.		
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
	a. Analysis of the debtor's financial situation, andb. Preparation and filing of any petition, schedulesc. Representation of the debtor at the meeting of cd. [Other provisions as needed]	s, statement of affairs and plan which	may be required;			
6.	By agreement with the debtor(s), the above-disclose	ed fee does not include the following	service:			
		CERTIFICATION				
	I certify that the foregoing is a complete statement obankruptcy proceeding.	of any agreement or arrangement for p	payment to me for re	epresentation of the debtor(s) in		
J	July 14, 2017	/s/ Edwin L Feld				
I	Date	Edwin L Feld 6188 Signature of Attorney				
		Edwin L Feld & As				
		1 N LaSalle Street				
		Suite 1225 Chicago, IL 60602				
		312-263-2100 Fax				
		Name of law firm				

Allied Interstate P.O. Box 26808 Greensboro, NC 27429

Blue Pine Lending 3051 Sand Lake Rd Crandon, WI 54520

Broadway Loan Co 3755 N Halsted St Chicago, IL 60613

Cap One PO Box 30281 Salt Lake City, UT 84130

Capital Solution Investments 28 E Jackson #1324 Chicago, IL 60604

Capital Solutions Investments 180 W Washington, Suite 300 Chicago, IL 60602

CFNA Bosch PO Box 81315 Cleveland, OH 44181

Check n Go 800 N Kedzie Chicago, IL 60651

Chgo Dept of Finance PO Box 88292 Chicago, IL 60680

Credit First N.A./Firestone PO Box 81315 Cleveland, OH 44181

Credit One Bank PO Box 60500 City of Industry, CA 91716 EGS Financial PO Box 1020 Dept 806 Horsham, PA 19044

Encore Receivable Management, Inc. 400 N. Rogers Rd Olathe, KS 66062

Fingerhut 6250 Ridgewood Rd Saint Cloud, MN 56303

First Premier 3820 N. Louise Ave. Sioux Falls, SD 57107-0145

Flagship Credit Acceptance PO Box 2070 Coppell, TX 75019

Future Income Payments 18300 Von Karman Ave, Suite 410 Irvine, CA 92612

ICS PO Box 1010 Tinley Park, IL 60477

IRS PO Box 7346 Philadelphia, PA 19101

One Main Financial PO Box 1010 Evansville, IN 47706

Sun Cash 5800 W. North Ave Chicago, IL 60639

SYNCB Car Care PO Box 960061 Orlando, FL 32896 SYNCB Care Credit PO Bo 965036 Orlando, FL 32896

SYNCB HH Gregg PO Box 965036 Orlando, FL 32896

SYNCB JC Penney PO Box 960090 Orlando, FL 32896

SYNCB Wal Mart PO Box 965024 Orlando, FL 32896

TD Bank Target PO Box 673 Minneapolis, MN 55440

UI Health PO Box 12199 Chicago, IL 60612

Zingo Cash IL, LLC 200 Fairway Dr, Suite 180 Vernon Hills, IL 60061

Zoca Loans 1410 SW 3rd St Pompano Beach, FL 33069